

THAT CLAIMED IS:

1. A prepaid healthcare system patient identification card comprising:

a body having a substantially rectangular shape formed of a flexible material;

5 medical network indicia printed on a surface portion of the body of the prepaid healthcare system patient identification card;

patient identification means positioned on the surface of the body of the prepaid healthcare system
10 patient identification card for identifying information associated with at least one of a plurality of patients; and

prepaid healthcare consultation monitoring means positioned on the surface of the body of the prepaid
15 healthcare system patient identification card for monitoring a preselected number of prepaid healthcare consultations purchased by each of the plurality of patients.

2. The prepaid healthcare system patient identification card as described in Claim 1, wherein the patient identification means further comprises indicia, the indicia being unique to each one of the
5 plurality of patients.

3. The prepaid healthcare system patient identification card as described in Claim 1, wherein the prepaid healthcare consultation monitoring means further comprises a first at least one indicium
5 representing at least one prepaid healthcare consultation.

4. The prepaid healthcare system patient identification card as described in Claim 3, wherein

the prepaid healthcare consultation monitoring means further comprises a second at least one indicium positioned over the first at least one indicium, the second at least one indicium representing a used prepaid healthcare consultation.

5. The prepaid healthcare system patient identification card as described in Claim 1, further comprising data storage capacity positioned on the body of the prepaid healthcare system patient identification card, the data storage capacity including the patient identification means and the prepaid healthcare consultation monitoring means.

6. A prepaid healthcare system patient identification card comprising:
a body formed of a flexible material;
patient identification means positioned on a surface portion of the body for identifying information associated with one of a plurality of patients, each one of the plurality of patients participating in a network of physicians, the network of physicians comprising a plurality of physicians providing a preselected number of prepaid healthcare consultations to each of the plurality of patients; and
prepaid healthcare consultation monitoring means positioned on the surface portion of the body for monitoring the preselected number of prepaid healthcare consultations purchased by one of the plurality of patients.

7. The prepaid healthcare system patient identification card as described in Claim 6, further comprising data storage capacity positioned on the surface of the patient identification card, the data

5 storage capacity including the patient identification
means, the prepaid healthcare consultation monitoring
means, and medical network identification means for
identifying the medical network associated with the
plurality of physicians in the network of physicians
10 providing the preselected number of prepaid healthcare
consultations.

8. The prepaid healthcare system patient
identification card as described in Claim 6, wherein
the patient identification means further comprises
unique information regarding each the plurality of the
5 patients.

9. The prepaid healthcare system patient
identification card as described in Claim 6, further
comprising updating means positioned on the surface of
the body for updating information regarding each of the
5 plurality of patients and each of the plurality of
physicians participating in the network of physicians.

10. A prepaid healthcare service system
comprising:

a plurality of prepaid healthcare patient
identifiers positioned to identify information
5 associated with one of a plurality of patients, each
one of the plurality of prepaid healthcare patient
identifiers associated with one patient and having a
preselected number of prepaid healthcare consultations
associated therewith; and

10 a network of physicians comprising a plurality of
physicians accepting the plurality of prepaid
healthcare patient identifiers as recognition that each
of the prepaid healthcare patient identifiers includes
a preselected number of prepaid healthcare

15 consultations associated therewith taking place between
one of the plurality of patients and one of the
plurality of physicians in the network of physicians.

11. The prepaid healthcare service system as
described in Claim 10, further comprising patient
identifier reading means positioned at a location of
each of the plurality of physicians in the network of
5 physicians for reading the prepaid healthcare patient
identifiers to thereby identify each one of the
plurality of patients as being associated with the
plurality of physicians in the network of physicians
providing a preselected number of prepaid healthcare
10 consultations to each one of the plurality of patients.

12. The prepaid healthcare service system as
described in Claim 11, wherein each of the plurality of
prepaid healthcare patient identifiers further
comprises a card having a flexible body and having
5 indicia positioned on a surface portion of the flexible
body for identifying a medical network associated with
the plurality of physicians in the network of
physicians.

13. The prepaid healthcare service system as
described in Claim 12, further comprising tracking
means positioned on the surface of the body of the card
for tracking the preselected number of prepaid
5 healthcare consultations associated with each of the
plurality of prepaid healthcare patient identifiers.

14. The prepaid healthcare service system as
described in Claim 13, further comprising updating
means positioned on the surface of the body of the card
for updating information regarding each of the

5 plurality of patients and each of the plurality of
physicians in the network of physicians.

15. The prepaid healthcare service system as
described in Claim 14, further comprising distributing
means for distributing the plurality of prepaid
healthcare patient identifiers to the plurality of
5 patients.

16. The prepaid healthcare service system as
described in Claim 15, wherein the distributing means
further comprises a distribution device having an outer
surface portion and positioned in a public location and
5 comprising the plurality of prepaid healthcare patient
identifiers positioned therein, and further comprising
purchasing means positioned adjacent the outer surface
for purchasing the plurality of prepaid healthcare
patient identifiers.

17. The prepaid healthcare service system as
described in Claim 16, wherein the purchasing means
further comprises a payment device that accepts a
predetermined payment for each of the plurality of
5 prepaid healthcare patient identifiers, and wherein
upon recognition of the payment, the distribution
device dispenses one of the plurality of prepaid
healthcare patient identifiers.

18. The prepaid healthcare service system as
described in Claim 17, further comprising prepaid
healthcare patient identifier activating means for
activating each of the plurality of prepaid healthcare
5 patient identifiers dispensed from the distribution
device.

19. The prepaid healthcare service system as described in Claim 18, wherein the activating means further comprises a telephone, wherein one of the plurality of patients that purchases one of the
5 plurality of prepaid healthcare patient identifiers uses the telephone to contact a healthcare representative, and wherein the healthcare representative activates the prepaid healthcare patient identifier.

20. A prepaid healthcare service system, comprising:

a server having a database including data related to a plurality of patients and a plurality of
5 physicians in a network of physicians;

a communications network positioned to be in communication with the server;

a plurality of computers positioned to be in communication with the communications network and
10 including a user interface responsive to a user;

purchasing means positioned on the server and responsive to the plurality of patients and the plurality of physicians in the network of physicians for purchasing a plurality of prepaid healthcare
15 consultations with the plurality of physicians in the network of physicians; and

prepaid healthcare updating means positioned on the server for updating information regarding each of the plurality of patients.

21. The prepaid healthcare service system as defined in Claim 20, wherein the prepaid healthcare updating means further updates names and locations of the plurality of physicians in the network of
5 physicians and the names and locations of new

physicians joining the network of physicians.

22. The prepaid healthcare service system as described in Claim 21, further comprising a plurality of prepaid healthcare patient identifiers having the plurality of prepaid healthcare consultations
5 associated therewith.

23. The prepaid healthcare service system as described in Claim 22, wherein each of the plurality of prepaid healthcare patient identifiers further comprises a patient identification card having a
5 flexible body.

24. The prepaid healthcare service system as described in Claim 23, wherein each of the plurality of patient identification cards includes patient identification means positioned on the flexible body
5 used for identifying information associated with each of the plurality of patients.

25. The prepaid healthcare service system as described in Claim 24, wherein each of the plurality of patient identification cards includes medical network identification means positioned on the flexible body
5 for identifying the network of physicians providing the plurality of prepaid healthcare consultations to the plurality of patients.

26. The prepaid healthcare service system as described in Claim 25, further comprising prepaid healthcare consultation monitoring means positioned on the server and responsive to the plurality of patients
5 and the plurality of physicians in the network of physicians for monitoring the plurality of prepaid

healthcare consultations purchased by the plurality of patients.

27. The prepaid healthcare service system as described in Claim 26, wherein the monitoring means further comprises a consultation monitor to monitor a remaining number of the plurality of prepaid healthcare consultations and inform each of the plurality of patients when the remaining number of the plurality of prepaid healthcare consultations is equal to or less than a predetermined number.

28. The prepaid healthcare service system as described in Claim 27, further comprising recharging means positioned on the server and responsive to each of the plurality of patients and each of the plurality of physicians in the network of physicians for purchasing additional prepaid healthcare consultations.

29. The prepaid healthcare service system as described in Claim 28, further comprising prepaid healthcare patient identifier activating means positioned on the server and responsive to each of the plurality of patients and each of the plurality of physicians in the network of physicians for activating each of the plurality of prepaid healthcare patient identifiers.

30. The prepaid healthcare service system as described in Claim 29, further comprising a plurality of telephones positioned in communication with the communications network, wherein each of the plurality of patients can use a predetermined combination of numbers on each of the plurality of telephones to access the database on the server to thereby perform

preselected functions.

31. A prepaid healthcare service system,
comprising:

a server having a database including data related
to each of a plurality of patients and a plurality of
5 physicians in a network of physicians;

a communications network positioned to be in
communication with the server;

a plurality of computers positioned to be in
communication with the communications network and
10 including a user interface responsive to a user; and

prepaid healthcare updating means positioned on
the server and responsive to each of the plurality of
physicians in the network of physicians for registering
additional physicians in the network of physicians, and
15 updating locations for each of the plurality of
physicians in the network of physicians.

32. The prepaid healthcare service system as
described in Claim 31, wherein the prepaid healthcare
updating means further updates information regarding
each of the plurality of patients.

33. The prepaid healthcare system as described in
Claim 32, further comprising purchasing means
positioned on the server and responsive to each of the
plurality of patients and each of the plurality of
5 physicians in the network of physicians for purchasing
a plurality of prepaid healthcare consultations with
the plurality of physicians in the network of
physicians.

34. The prepaid healthcare service system as
described in Claim 33, further comprising a plurality

of prepaid healthcare system patient identifiers, each
of the plurality of prepaid healthcare patient
5 identifiers having the plurality of prepaid healthcare
consultations associate therewith.

35. The prepaid healthcare service system as
described in Claim 34, wherein each of the plurality of
prepaid healthcare patient identifiers further
comprises a patient identification card having a
5 flexible body.

36. The prepaid healthcare service system as
described in Claim 35, wherein each of the plurality of
patient identification cards includes patient
identification means positioned on the flexible body
5 used for identifying information associated with each
of the plurality of patients.

37. The prepaid healthcare service system as
described in Claim 36, wherein each of the plurality of
patient identification cards includes medical network
identification means positioned on the flexible body
5 used for identifying the network of physicians
providing the plurality of prepaid healthcare
consultations.

38. The prepaid healthcare service system as
described in Claim 37, further comprising prepaid
healthcare consultation monitoring means positioned on
the server and responsive to the plurality of patients
5 and the plurality of physicians in the network of
physicians for monitoring the plurality of prepaid
healthcare consultations purchased by the plurality of
patients.

39. The prepaid healthcare service system as described in Claim 38, wherein the prepaid healthcare consultation monitoring means further comprises a tracker to track a remaining number of the plurality of prepaid healthcare consultations and inform each of the plurality of patients when the remaining number of the plurality of prepaid healthcare consultations is equal to or less than a predetermined number.

40. The prepaid healthcare service system as described in Claim 39, further comprising recharging means positioned on the server and responsive to each of the plurality of patients and each of the plurality of physicians in the network of physicians for purchasing additional prepaid healthcare consultations.

41. The prepaid healthcare service system as described in Claim 40, further comprising prepaid healthcare patient identifier activating means positioned on the server and responsive to each of the plurality of patients and each of the plurality of physicians in the network of physicians for activating each of the plurality of prepaid healthcare patient identifiers.

42. The prepaid healthcare service system as described in Claim 41, further comprising a plurality of telephones positioned in communication with the communications network, wherein each of the plurality of patients can use a predetermined combination of numbers on each of the plurality of telephones to access the database on the server to thereby perform preselected functions.

43. A method of providing a prepaid healthcare

service system, the method comprising the steps of:

5 distributing a plurality of prepaid healthcare
patient identifiers to a plurality of patients, each of
the plurality of prepaid healthcare patient identifiers
identifying information associated with each of the
plurality of patients and also identifying a plurality
of prepaid healthcare consultations between each of the
plurality of patients and a plurality of physicians in
10 a network of physicians, the plurality of patients
thereby defining a plurality of members enrolled in the
prepaid healthcare service program; and

15 identifying at least one of the plurality of
physician in the network of physicians to provide at
least one of the plurality of prepaid healthcare
consultations to at least one of the plurality of
members enrolled in the prepaid healthcare service
program.

44. The method of providing a prepaid healthcare
service system as described in Claim 43, further
comprising the step of reading each one of the
plurality of prepaid healthcare patient identifiers
5 using a patient identifier reader positioned at a
location of each one of the plurality of physicians in
the network of physicians.

45. The method of providing a prepaid healthcare
service system as described in Claim 44, further
comprising the step of tracking the plurality of
prepaid healthcare consultations associated with each
5 of the prepaid healthcare patient identifiers, the step
of tracking including monitoring a remaining number of
prepaid healthcare consultations and informing each of
the plurality of patients when the remaining number of
prepaid healthcare consultation is equal to or less

10 than a predetermined number.

46. The method of providing a prepaid healthcare service system as described in Claim 45, further comprising the step of updating information on each of the plurality of prepaid healthcare patient identifiers
5 regarding each of the plurality of patients.

47. The method of providing a prepaid healthcare service system as described in Claim 46, further comprising the step of recharging each of the plurality of prepaid healthcare patient identifiers, the step of
5 recharging the prepaid healthcare patient identifiers including the step of purchasing additional prepaid healthcare consultations.

48. A method of selling a plurality of prepaid healthcare consultations, the method comprising the steps of:

distributing a first plurality of prepaid
5 healthcare patient identifiers having a plurality of prepaid healthcare consultations associated therewith from a first individual physician in a network of physicians to a first plurality of physicians in the network of physicians and a first plurality of
10 patients; and

distributing a second plurality of prepaid healthcare patient identifiers having a plurality of prepaid healthcare consultations associated therewith from the first plurality of physicians to a second
15 plurality of physicians in the network of physicians and a second plurality of patients, the first and second plurality of patients defining members in a prepaid healthcare service system.

49. The method of selling a plurality of prepaid healthcare consultations as described in Claim 48, further compromising the step of selecting at least one physician from the network of physicians for providing
5 at least one of the plurality of prepaid healthcare consultations to at least one of the plurality of members in the prepaid healthcare service system.

50. The method of selling a plurality of prepaid healthcare consultations as described in Claim 49, further compromising the step of recharging each of the plurality of prepaid healthcare identifiers by
5 purchasing an additional plurality of prepaid healthcare consultations.

51. A method of providing a plurality of prepaid healthcare consultations, the method comprising the steps of:

purchasing at least one prepaid healthcare patient
5 identifier having a preselected number of prepaid healthcare consultations associated therewith from a healthcare provider; and

distributing the at least one prepaid healthcare patient identifiers to a plurality of patients.

52. The method of providing a plurality of prepaid healthcare consultations as described in Claim 51, further comprising the step of monitoring a remaining number of the plurality of prepaid healthcare
5 consultations and further including the step of informing each of the plurality of patients when the remaining number of the plurality of prepaid healthcare consultations is equal to or less than a predetermined number.

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56. The method of providing a plurality of prepaid healthcare consultations as described in Claim 55, further comprising the step of updating the database with information regarding the network of

5 physicians and a plurality of patients.

57. The method of providing a plurality of prepaid healthcare consultations as described in Claim 56, further comprising the step of activating each of the plurality of prepaid healthcare patient identifiers
5 by accessing the database and verifying that each of the plurality of prepaid healthcare patient identifiers is valid.

58. The method of providing a plurality of prepaid healthcare consultations as described in Claim 57, wherein the step of activating each of the plurality of prepaid healthcare patient identifiers
5 further includes the step of using a telephone and a predetermined combination of numbers on the telephone to access the database and verify that each of the plurality of prepaid healthcare patient identifiers is valid.

59. The method of providing a plurality of prepaid healthcare consultations as described in Claim 58, further comprising recharging at least one of the plurality of prepaid healthcare patient identifiers by
5 purchasing another plurality of prepaid healthcare consultations.

60. The method of providing a plurality of prepaid healthcare consultations as described in Claim 59, wherein the step of recharging the at least one of the prepaid healthcare patient identifiers further includes
5 the step of using the telephone and the predetermined combination of numbers on the telephone to access the database and purchase another plurality of prepaid healthcare consultations.